

EMERGENCY TRAVEL PLAN

EXPLANATION OF COVERAGE

The Emergency Travel Plan is intended to minimize the financial burden on the purchaser of the plan in the event of the death or very serious illness of a relative or other named person. The company will pay the transportation cost of the purchaser or designated person (See Definition Below) from the place of assignment or wherever the purchaser may be located on official duty to the location where the purchaser's attendance is required as a result of the very serious illness or death of a named person and return, subject to a maximum of \$1500.00. In the event of a paid claim the coverage under this policy will terminate and the total premium shall be fully earned.

PREMIUM

Rates applicable for named persons:

The below mentioned premiums provide coverage for a period of one year from the time this application is accepted by the company.

<u>AGE OF NAMED PERSONS</u>	<u>1ST NAMED PERSON</u>	<u>EACH ADDITIONAL NAMED PERSON</u>
0 through 49	\$28.00	\$12.00
50 through 64	\$35.50	\$19.50
65 through 69	\$43.00	\$27.00

FAMILY PLAN -----COST \$50.

In the event that three or more of the named persons are the spouse and/or children (under Age 21) of the purchaser, a flat charge of \$50.00 will be charged regardless of the number of named persons in this category. The additional persons rate (See Above) shall apply with respect to individuals outside of the family group.

REINSTATEMENT OF COVERAGE

Inasmuch as the policy terminates upon the payment of a claim, it is necessary that a purchaser apply for a new policy contract in the event he wishes to continue to be covered for any named person or persons. The new contract will require the payment of the full premium and will cover for one year from the date of the new application. In the event that a claim has been paid for a named person due to a very serious illness, coverage can be continued for that named person. However, a second claim will not be paid on that named person until six months after the date of the prior claim.

CANCELLATION

In the event that the policy be canceled by the purchaser, such cancellation shall be effective under the standard report rate table subject to a minimum earned premium of 50% of the annual premium.

DEFINITIONS

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VERY SERIOUS ILLNESS: A medical condition which by customary practice of the medical profession in the country in which such medical condition is diagnosed or treated is considered such as to warrant placing the patient on the critical list and such as to warrant a recommendation by the physician that the purchaser should be in attendance.

COST OF TRANSPORTATION: This shall be defined as the actual fares or cost paid for transportation up to an amount equal to the first class fare, plus 10 percent on a commercial airline.

NOTE: The intention is that in the event that a purchaser buys a one-way ticket, or uses some mode of transportation other than first class commercial airline, that the purchaser would be entitled to a reimbursement, but in any event for not more than the amount of round trip first class fare on a commercial airline, plus 10 percent.

PURCHASER: The purchaser may be any Government employee who wishes to provide protection for the cost of transportation in the event of an emergency trip resulting from the death or critical illness of a named person or persons.

NAMED PERSON: A relative or other persons specifically named on the Application and for whom a premium has been paid. No person may be designated as named person whose age at the time of original application is 70 or over, but coverage may be renewed beyond age 70.

DESIGNATED PERSON: Any adult member of the purchaser's family may be designated as the party to make the trip provided that such other person be designated on this Application Form.

PROCEDURE FOR CLAIM PRESENTATION

Upon acceptance of the application the insurance company will furnish the purchaser with a claim form for each named person, which should be forwarded to the named persons immediately. Instructions will be on the claim form as to the procedure to be followed in the event of a claim.

APPROVAL OF CLAIMS

The insurance company should be given the opportunity to approve or disapprove a claim before the trip is commenced. Final acceptance or rejection of a claim will be made upon receipt of the claim notice at the [REDACTED] 25X1A5a1
[REDACTED] However, 25X1A5a1
telegraphic or telephonic notice to the Company, giving substantially the information required on the Claim Form will suffice, providing that subsequently a claim form will be completed and submitted to the insurance company. In the event that the purchaser or spouse or designated person wishes to start the trip at his own expense before receiving approval by the insurance company, or if approval is not received in time for transportation arrangements, this shall not impair the purchaser's right to be reimbursed under the terms of this policy.

METHOD OF PAYMENT

This application form provides space to indicate how the funds are to be transferred to the purchaser. The purchaser may designate his bank in the United States or the American Express or any financial institution which can handle the transmittal of funds. Inasmuch as the insurance company will be unable to compute the exact cost of transportation expenses at the time the claim is presented, an advance payment will be made to the purchaser. The amount advanced will depend upon the zone in which the purchaser is located at the time of claim as follows:

Zone 1: Central and North America, West Indies, Puerto Rico, Hawaii, Alaska, and Canada-----	\$250.00
Zone 2: Europe-----	500.00
Zone 3: Near East and Africa-----	750.00
Zone 4: Australia, New Zealand, and Far East-----	1000.00

Final settlement will be made upon return of the purchaser to his place of assignment and submission of receipted bills showing the total amount expended for transportation costs, subject to the maximum aggregate of \$1500.00. In the event the advance payment is in excess of the actual cost a refund must be made to the insurance company.

In order to insure adequacy of advance payment, purchasers transferring from one zone to another, after submission of the application, should notify the [REDACTED] promptly of such changes in location.

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